UNITED STATES BANKRUPTCY COURT	
SOUTHERN DISTRICT OF NEW YORK (WHITE PLAINS)	
X	
In Re:	
PEARL KATZ,	Case No 18-22861(rdd)
Debtor.	Chapter 13
X	

DECLARATION OF APPRAISER

- I, Shraga Victor Breuer, declare:
- I am a Real Estate Appraiser and I am familiar with real estate values in the area 1. surrounding the subject real property.
 - I have worked in this position since (989).

 As a licensed real estate agent, I am qualified to conduct property evaluations. 2.
 - 3.
- On February 20, 2019, I conducted a property evaluation of 19 Calvert Drive 4. Monsey, NY 10952 (the "Subject Property"), which is summarized in the Uniform Residential Appraisal Report attached hereto as Exhibit A.
- In conducting my property evaluation, I relied primarily on the Sales Comparison 5. Method of evaluation.
- I compared the Subject Property to four (4) other properties in the area that have 6. sold, or are currently listed.
- As part of this evaluation, I inspected the interior of the Subject Property and 7. determined overall that the condition appeared to be in good to average condition. No physical or adverse conditions that affect the livability were discovered, and it appeared to conform to the neighborhood.
- Based on comparison of the Subject Property to the four (4) comparable 8. properties in the area and after assessing the current condition of the Subject Property, I concluded that the fair market value of the Subject Property as of February 20, 2019 is \$1,200,000.00.

9. I have personal knowledge of the foregoing, as to those matters stated under information and belief and as to those matters I believe to be true, and if called upon as a witness I could and would competently testify thereto.

I de	clare under penalty	y of perjury unde	er the laws of the	United States of A	merica that the
	s true and correct.	Executed this _	22 day of _	MARCH	, 2019, at
SPRING	VALLEY	ν Υ			
(City)	(State)				

Shraga Victor Breuer